

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In re: LOW, DAVID D., JR.  
LOW, RAYNA L.

§ Case No. 09-13662  
§  
§  
§

Debtors

**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that  
JOSEPH R. VOILAND, trustee of the above styled estate, has filed a  
Final Report and the trustee and the trustee's professionals have filed final fee applications.

<i>The Final Report shows receipts of</i>	\$ <u>28,606.46</u>
<i>and approved disbursements of</i>	\$ <u>0.00</u>
<i>leaving a balance of</i>	\$ <u>28,606.46</u>

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
N/A	

Applications for chapter 7 fees and administrative expenses have been filed as follows:

	<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Trustee</i>	<u>JOSEPH R. VOILAND</u>	\$ <u>3,610.54</u>	\$ <u>121.29</u>
<i>Attorney for trustee</i>	<u></u>	\$ <u></u>	\$ <u></u>
<i>Appraiser</i>	<u></u>	\$ <u></u>	\$ <u></u>
<i>Auctioneer</i>	<u></u>	\$ <u></u>	\$ <u></u>
<i>Accountant</i>	<u></u>	\$ <u></u>	\$ <u></u>
<i>Special Attorney for trustee</i>	<u></u>	\$ <u></u>	\$ <u></u>
<i>Charges,</i>	<u>U.S. Bankruptcy Court</u>	\$ <u></u>	\$ <u></u>
<i>Fees,</i>	<u>United States Trustee</u>	\$ <u></u>	\$ <u></u>

Other \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Attorney for debtor</i> _____	\$ _____	\$ _____
<i>Attorney for</i> _____	\$ _____	\$ _____
<i>Accountant for</i> _____	\$ _____	\$ _____
<i>Appraiser for</i> _____	\$ _____	\$ _____
<i>Other</i> _____	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 88,792.20 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 28.0 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>3</u>	<u>Chase Bank USA NA</u>	\$ <u>5,472.08</u>	\$ <u>1,532.91</u>
<u>4</u>	<u>Chase Bank USA NA</u>	\$ <u>10,091.36</u>	\$ <u>2,826.91</u>
<u>5</u>	<u>CHASE BANK USA</u>	\$ <u>22,069.93</u>	\$ <u>6,182.50</u>
<u>6</u>	<u>CHASE BANK USA</u>	\$ <u>14,731.88</u>	\$ <u>4,126.87</u>
<u>7</u>	<u>CHASE BANK USA</u>	\$ <u>16,644.10</u>	\$ <u>4,662.55</u>
<u>8</u>	<u>PYOD LLC its successors and assigns as assignee of</u>	\$ <u>327.00</u>	\$ <u>91.60</u>
<u>9</u>	<u>PYOD LLC its successors and assigns as assignee of</u>	\$ <u>420.22</u>	\$ <u>117.72</u>

<u>10</u>	<u>American Express Centurion Bank</u>	\$ <u>18,664.09</u>	\$ <u>5,228.41</u>
<u>11</u>	<u>American Express Centurion Bank</u>	\$ <u>15.00</u>	\$ <u>4.20</u>
<u>12</u>	<u>City Of Las Vegas</u>	\$ <u>271.38</u>	\$ <u>76.02</u>
<u>13U</u>	<u>Republic Services</u>	\$ <u>85.16</u>	\$ <u>23.86</u>

Late filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

Subordinated unsecured claims for fines, penalties, and forfeitures are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

The amount of surplus returned to the debtor after payment of all claims and interest is \$0.00.

The trustee's Final Report and all applications for compensation are available for inspection at the Office of the Clerk, U.S. Bankruptcy Court:

Northern District of Illinois  
219 S. Dearborn  
Chicago, IL 60604

Any person wishing to object to any fee application or the Final Report, must file a written objection within 20 days of the date of this notice, together with a request for a hearing and serve a copy of both upon the trustee, any party whose application is being challenged and the United States Trustee. If no objections are filed, the Court will act on the fee applications and the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

If local court rules so require, the following procedure for objecting must be followed:

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days of the date of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:00am on 04/22/2010 in Courtroom 140, United States Courthouse, Kane County Courthouse  
100 S. Third Street  
Geneva, IL 60134.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date: 03/18/2010 By: /s/JOSEPH R. VOILAND  
Trustee

JOSEPH R. VOILAND  
1625 WING ROAD  
YORKVILLE, IL 60560

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

# Certificate of Service Page 5 of 5

# CERTIFICATE OF NOTICE

District/off: 0752-1  
Case: 09-13662

User: froman  
Form ID: pdf006

Page 1 of 1  
Total Noticed: 32

Date Rcvd: Mar 19, 2010

The following entities were noticed by first class mail on Mar 21, 2010.

db/jdb +David D. Low, Jr., Rayna L. Low, 36W681 Winding Trail, West Dundee, IL 60118-9350  
aty +Roy Safanda, Safanda Law Firm, 111 East Side Drive, Geneva, IL 60134-2402  
tr +Joseph Voiland, Joseph R. Voiland, 1625 Wing Road, Yorkville, IL 60560-9263  
13797077 +AmTrust Bank, Customer Serv. OH98-0803, 1111 Chester Ave., Cleveland, OH 44114-3545  
13797076 American Express, Box 0001, Los Angeles, CA 90096-0001  
14186966 American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
14101217 +CHASE BANK USA, PO BOX 15145, WILMINGTON, DE 19850-5145  
13797078 +Centennial Park Homeowners Association, c/o Angius & Terry Collection LLC,  
1120 North Town Center Drive, # 260, Las Vegas, NV 89144-6304  
13797079 Chase Home Finance, POB 9001871, Louisville, KY 40290-1871  
13797080 Chase - Cardmember Service, POB 15153, Wilmington, DE 19886-5153  
14098602 Chase Bank USA NA, PO BOX 15145, Wilmington, DE 19850-5145  
13797081 Citi Business Cards, POB 44180, Jacksonville, FL 32231-4180  
14216218 +City Of Las Vegas, Las Vegas City Attorney, 400 Stewart Avenue, Ninth Floor,  
Las Vegas, NV 89101-2913  
13797082 City of Chicago, Dept. of Water Management, PBO 6330, Chicago, IL 60680-6330  
13797083 +City of Elgin, 150 Dexter Court, Elgin, IL 60120-5555  
13797084 City of Las Vegas Annual Sewer Serv, Dept. of Fin & Bus Services, POB 52794,  
Phoenix, AZ 85072-2794  
13797085 Clark County Water Reclamation Dist, POB 98526, Las Vegas, NV 89193-8526  
13797086 Countrywide Bank FSB, POB 650070, Dallas, TX 75265-0070  
13797088 Countrywide Home Loans, Customer Service-MSN-SV-26B, POB 10229, Van Nuys, CA 91410-0229  
13797087 Countrywide Home Loans, Customer Service, POB 5170, Simi Valley, CA 93062-5170  
13797090 Homecomings Financial, POB 9001719, Louisville, KY 40290-1719  
13797091 Lamplight Village - Central Springs, % Pinnacle Comm Assoc Mgmt Proc Ctr, POB 98809,  
Las Vegas, NV 89193-8809  
13797092 +Las Vegas Valley Water District, 1001 S. Valley View, Blvd., Las Vegas, NV 89107-4447  
13797093 Laurentia Southern Highlands, % RMI Managmeent, LLC, San Diego, CA 92150-9073  
13797094 +Leslie Low, 15854 River Birch Rd., Westfield, IN 46074-9791  
14141895 +PYOD LLC its successors and assigns as assignee of, Citibank, c/o Resurgent Capital Services,  
PO Box 19008, Greenville, SC 29602-9008  
13797095 Republic Services, POB 78040, Phoenix, AZ 85062-8040  
14275516 +Republic Services, Republic Silver State Disposal Inc, dba: Republic Services,  
770 E Sahara Ave, LV, NV 89104-2943  
13797096 Republic Services of Southern Nevad, 770 E. Sahara Ave., POB 98508, Las Vegas, NV 89193-8508  
13797097 +Sewer Services Bill, Dept. of Finance & Bus. Serv., City Hall; 400 Stewart Ave., 6th Fl,  
Las Vegas, NV 89101-2913  
13797098 +Southern Highlands, 11411 Southern Highlands Pkwy, Ste. 120, 1st Floor,  
Las Vegas, NV 89141-3266

The following entities were noticed by electronic transmission on Mar 19, 2010.

13797089 +Fax: 866-543-0087 Mar 20 2010 03:07:49 Hinsdale Bank and Trust Co., 25 E. First St.,  
Hinsdale, IL 60521-4119

TOTAL: 1

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 21, 2010

Signature:

